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Attorney for Plaintiff,  
United States of America

IN THE UNITED STATES DISTRICT COURT  
FOR THE NORTHERN DISTRICT OF CALIFORNIA

UNITED STATES OF AMERICA

Plaintiff,

**y.**

KATHY RAMOS aka KATHY J. RAMOS.

Defendant.

NO. CV 08-2506 SLM

## CONSENT JUDGMENT

The above entitled Plaintiff having filed its complaint herein, and the above entitled defendant having consented to the making and entry of this final judgment without trial, hereby agree as follows:

1. This Court has jurisdiction over the subject matter of this litigation and over the parties to the Consent Judgment. The Complaint herein states a claim upon which relief can be granted. The defendant hereby acknowledges and accepts service of the complaint filed herein.

2. In accordance with the provisions of Title 28 U.S.C. Section 636(c) the parties hereby voluntarily waive their rights to proceed before a judge of the United States District Court and consent to have a United States magistrate judge conduct any and all further proceedings in the case, including trial, and order the entry of a final judgment. It is understood that any appeal from a judgment entered by a magistrate judge will be taken

1 directly to the Ninth Circuit of the United States Court of Appeals in the same manner as  
2 an appeal from any other judgment of a District Court.

3 3. Judgment shall be in favor of Plaintiff, United States of America and against  
4 defendant, Kathy Ramos aka Kathy J. Ramos, in the sum of \$2,664.61 consisting of  
5 \$1,198.62 in principal, \$1,410.99 interest to July 21, 2008, CIF costs of \$0.00, court costs  
6 of \$55.00 and attorney's fees of \$0.00, plus interest at the rate of 8.000% per annum  
7 (\$0.26 per day) on principal in the amount of \$1,198.62 from July 21, 2008, up to the date  
8 of entry of the within Consent Judgment, less any sums tendered toward satisfaction of  
9 the obligation during said time period.

10 4. This consent judgment shall bear interest pursuant to the provisions of 28  
11 U.S.C §1961(a) at the legal rate per annum from the date of entry of judgment, which  
12 interest will be compounded annually pursuant to the provisions of 28 U.S.C. §1961(b)  
13 until paid in full.

14 5. On or before August 20, 2008, the judgment debtor will tender to the United  
15 States of America, a check payable to the U.S. Department of Justice mailed to,

16 U. S. Department of Justice  
17 Nationwide Central Intake Facility  
18 P. O. Box 70932  
Charlotte, NC 28272-0932

19 in the amount of \$65.00; thereafter judgment debtor will tender \$65.00 on or before the  
20 20th of each succeeding month until the account is paid in full.

21 (a) Each said payment shall be applied first to the payment of interest accrued to  
22 the date of receipt of said payment, and the balance, if any, to the principal;

23 (b) The judgment debtor shall submit financial data to the plaintiff as specified by  
24 plaintiff on the anniversary date of this judgment for each year this judgment remains  
25 unpaid; and

26 (c) Plaintiff reserves the right to evaluate the updated financial data and adjust the  
27 periodic payment rate accordingly, or to demand a lump sum payment if warranted by the  
28 judgment debtor's financial circumstances, subject to Court approval.

1 6. An Abstract of Judgment shall be recorded with the Recorder's Office of the  
2 County of residence of the judgment debtor; plaintiff may also record or file similar  
3 documents elsewhere.

4 7. Default under the terms of this consent judgment will entitle the United States  
5 of America to execute on this judgment without notice to the judgment debtor.

6 8. The judgment debtor has the right of prepayment of this debt without penalty,  
7 and the interest charged will only be calculated to the date of final payment.

8 9. In case of default, all costs incurred in recording, filing, executing, or levying  
9 on, satisfying, or otherwise servicing this judgment shall be paid by the judgment debtor.

10  
11  
12 Dated: July 22, 2008

  
By: MICHAEL COSENTINO  
Attorney for Plaintiff,  
United States of America

13  
14  
15 I have read the foregoing, I understand and agree to the terms, and I  
16 sign this agreement as a free and voluntary act.

17  
18 Dated: 7/23/08

  
Kathy Ramos aka Kathy J. Ramos  
Defendant and Judgment Debtor

19  
20  
21  
22 APPROVED AND SO ORDERED THIS 29th DAY OF July, 2008,

23 The Clerk of the Court is DIRECTED to close the file in the action.

24  
25   
26 UNITED STATES MAGISTRATE JUDGE  
27  
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